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APPLICATION NO.	FI	ILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/759,846	01/12/2001		Vijay G. Subramanian	CE08690R	1848
22917	7590	01/12/2005	EXAMINER		INER
MOTOROL	,		KADING, JOSHUA A		
1303 EAST / IL01/3RD	ALGONQ	UIN ROAD		ART UNIT	PAPER NUMBER
	SCHAUMBURG, IL 60196				

DATE MAILED: 01/12/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

		1 7				
	Application No.	Applicant(s)				
	09/759,846	SUBRAMANIAN ET AL.				
Office Action Summary	Examiner	Art Unit				
	Joshua Kading	2661				
The MAILING DATE of this communication app Period for Reply	pears on the cover sheet with the c	orrespondence address				
A SHORTENED STATUTORY PERIOD FOR REPLY THE MAILING DATE OF THIS COMMUNICATION.  - Extensions of time may be available under the provisions of 37 CFR 1.13 after SIX (6) MONTHS from the mailing date of this communication.  - If the period for reply specified above is less than thirty (30) days, a reply - If NO period for reply is specified above, the maximum statutory period w - Failure to reply within the set or extended period for reply will, by statute, Any reply received by the Office later than three months after the mailing earned patent term adjustment. See 37 CFR 1.704(b).	36(a). In no event, however, may a reply be tin y within the statutory minimum of thirty (30) day vill apply and will expire SIX (6) MONTHS from , cause the application to become ABANDONE	nely filed s will be considered timely. the mailing date of this communication. D (35 U.S.C. § 133).				
Status						
1) Responsive to communication(s) filed on 17 A	ugust 2004.					
, ,	action is non-final.					
Disposition of Claims						
4) Claim(s) 1.3-9.13-16 and 21-26 is/are pending 4a) Of the above claim(s) is/are withdray 5) Claim(s) is/are allowed. 6) Claim(s) 1.3-9.13-16 and 21-26 is/are rejected 7) Claim(s) is/are objected to. 8) Claim(s) are subject to restriction and/o	wn from consideration.					
9) The specification is objected to by the Examine	r.					
10)⊠ The drawing(s) filed on 12 January 2001 is/are	: a)⊠ accepted or b)□ objected	I to by the Examiner.				
Applicant may not request that any objection to the	drawing(s) be held in abeyance. See	e 37 CFR 1.85(a).				
Replacement drawing sheet(s) including the correct 11) The oath or declaration is objected to by the Ex	•					
Priority under 35 U.S.C. § 119						
12) Acknowledgment is made of a claim for foreign a) All b) Some * c) None of:  1. Certified copies of the priority document 2. Certified copies of the priority document 3. Copies of the certified copies of the priority document application from the International Bureau * See the attached detailed Office action for a list	s have been received. s have been received in Applicat rity documents have been receive u (PCT Rule 17.2(a)).	ion No ed in this National Stage				
Attachment(s)						
1) Notice of References Cited (PTO-892)	4) Interview Summary					
Notice of Draftsperson's Patent Drawing Review (PTO-948)     Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)     Paper No(s)/Mail Date	Paper No(s)/Mail D					
S. Patent and Trademark Office						

Application/Control Number: 09/759,846

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## **DETAILED ACTION**

## Claim Rejections - 35 USC § 112

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 1, 3-9, 13-16, and 21-26 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claim 1, line 14 states, "determining a present credit value..." However, there is no post solution activity mentioned in claim 1 for this "credit value." That is to say, what is the "credit value" used for in claim 1? What is the purpose of determining a "credit value?"

## Allowable Subject Matter

Claims 1, 3-9, 13-16, and 21-26 would be allowable if rewritten or amended to overcome the rejection(s) under 35 U.S.C. 112, 2nd paragraph, set forth in this Office action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Joshua Kading whose telephone number is (571) 272-3070. The examiner can normally be reached on M-F: 8:30AM-5PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kenneth Vanderpuye can be reached on (571) 272-3078. The fax phone

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number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

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Joshua Kading Examiner Art Unit 2661

January 6, 2005

BOB PHUNKULH